



ask SHIP

Q: I recently discovered that my mother hasn't been paying her Medicare prescription drug plan premiums. Will she lose her prescription coverage? Is there anything I can still do?

A: Medicare prescription drug plans (Part D) may choose to disenroll a member who fails to pay plan premiums. This also applies to Medicare Advantage plans with prescription drug coverage.

Before a plan is able to disenroll a member, they must first do the following things:

- Send a bill with the amount due and due date
- Send a written notice of non-payment.

If the plan member still doesn't pay the past due amount prior to the last day of the grace period, the plan can disenroll them as of the first day of the month following the end of the grace period.

Disenrollment for failure to pay plan premiums is

optional for each plan, so it's important for the member to know the rules for their specific plan.

The plan will tell members the policy and length of the grace period (which must be at least 2 months) in the "Annual Notice of Change" and "Evidence of Coverage" sent each Fall.

If you are disenrolled from a plan, you must wait until your next available enrollment period to join another plan. If you disenroll from a Medicare Advantage Plan, you will be automatically enrolled in Original Medicare. In most cases, your next available enrollment period would be the Annual Enrollment Period, October 15-December 7, each year.

Any Medicare beneficiary who is without prescription drug coverage for a period of 63 days or more in a row may have to pay a late enrollment penalty when they join a new plan.

If you want to re-enroll in the same plan you previously had, the plan may require you to pay any

outstanding premiums before accepting your enrollment request. Re-enrollments after losing coverage for nonpayment of premiums are never retroactive.

In some cases, an individual may ask to get their coverage back through reinstatement under Medicare's "Good Cause" policy. To show "good cause" for not paying the premiums within the grace period, you must prove an emergency or other unexpected situation.

In this case, you must still pay all owed premium amounts within three months of the disenrollment to get your coverage back.

If you have any questions about your Medicare prescription drug plan, Medicare Advantage plan, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD, or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.